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IN THE CLAIMS

1-35. (canceled)

36. (previously presented): A method of operating an automated teller machine (ATM) when an ATM customer uses a portable device retained by the ATM customer to conduct an ATM cash dispense transaction to obtain cash, the method comprising:

establishing wireless communication with the portable device retained by the ATM customer;

executing the ATM cash dispense transaction;

dispensing cash to the ATM customer when the ATM cash dispense transaction is executed;

preparing data relating to the ATM cash dispense transaction that has been executed;

transferring the prepared data to the portable device retained by the ATM customer via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

receiving from the portable device retained by the ATM customer personal information which is unrelated to the ATM cash dispense transaction and which is associated with the ATM customer when the electronic receipt is provided to the ATM customer; and

downloading to the portable device retained by the ATM customer specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the received personal information from the portable device retained by the ATM customer.

37. (previously presented): A method according to claim 36, further comprising:

analyzing the personal information uploaded from the portable device retained by the ATM customer; and

storing the analyzed information in a database entry as a customer profile.

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38. (previously presented): A method of operating an automated teller machine (ATM) when an ATM customer uses a portable device retained by the ATM customer to conduct an ATM cash dispense transaction to obtain cash, the method comprising:

establishing wireless communication with the portable device retained by the ATM customer;

executing the ATM cash dispense transaction;

dispensing cash to the ATM customer when the ATM cash dispense transaction is executed;

preparing data relating to the ATM cash dispense transaction that has been executed;

transferring the prepared data to the portable device retained by the ATM customer via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

receiving schedule information from a calendar program executing on the portable device retained by the ATM customer; and

downloading to the portable device retained by the ATM customer specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the received schedule information.

39. (previously presented): A method according to claim 38, wherein the specific information downloaded to the portable device retained by the ATM customer relates to events or activities occurring in a location associated with the schedule information.

40. (previously presented): A method of operating an automated teller machine (ATM) when an ATM customer uses a portable device retained by the ATM customer to conduct an ATM cash dispense transaction to obtain cash, the method comprising:

establishing wireless communication with the portable device retained by the ATM customer;

preparing data relating to the ATM cash dispense transaction that has been

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executed;

transferring the prepared data to the portable device retained by the ATM customer via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction;

receiving from the portable device retained by the ATM customer recent purchase information; and

downloading to the portable device retained by the ATM customer specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the recent purchase information received from the portable device retained by the ATM customer.